

**Information to identify the case:**

Debtor 1	<b>Brad Paul Bogan</b>	Social Security number or ITIN	xxx-xx-4780
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Felicia Bogan</b>	Social Security number or ITIN	xxx-xx-6047
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-32702-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brad Paul Bogan

Felicia Bogan

2/16/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brad Paul Bogan  
 Felicia Bogan  
 Debtors

Case No. 17-32702-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db/jdb  
 517168736 +Brad Paul Bogan, Felicia Bogan, 27 Surrey Lane, Eatontown, NJ 07724-2125  
 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,  
 WEST LONG BRANCH NJ 07764-1306  
 (address filed with court: Allied Digestive Health, 60 Hwy 36 Ste B,  
 West Long Branch, NJ 07764-1463)  
 517168735 +Allied Digestiv, c./o Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Suite 906,  
 Hamilton Square, NJ 08690-1717  
 517168737 Allied Interstate, Collection Consultants Division, PO Box 9017, Oceanside, NY 11572  
 517168960 +Apothaker Scian P.C., 520 Fellowship Road Suite C306, Po Box 5496,  
 Mount Laurel, NJ 08054-5496  
 517168968 +Bank of America, co Mullooly Jeffrey Rooney and Flynn, 6851 Jericho Tpke #220,  
 Bank Of America, Syosset, NY 11791-4449  
 517168743 Central Jersey Urgent Care, 731 Highway 35 Unit G, Asbury Park, NJ 07712-4765  
 517168742 +Central Jersey Urgent Care, PO Box 11882, Belfast, ME 04915-4009  
 517168966 Citi, PO Box 9001037, Louisville, KY 40290-1037  
 517168746 CitiBank N.A., P. O. Box 209020, Brooklyn, NY 11220-9020  
 517168965 +Citibank N.A., co Total Card, Inc., 5109 S. Broadbank Lane, Sioux Falls, SD 57108-2208  
 517168748 +Coastal Healthcare Nj, 1314 Hooper Ave B., Toms River, NJ 08753-2975  
 517168747 +Coastal Healthcare Nj, c/o Bureau of Account Management, 3607 Rosemont Ave Ste 502,  
 Po Box 8875, Camp Hill, PA 17001-8875  
 517168749 Discover Financial, co Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 517168751 +EMA, Community EMA, PO Box 417442, Boston, MA 02241-7442  
 517168752 Everett Medical Lab, 103 Glendale Ave, Edison, NJ 08817-5280  
 517168957 JC Penny, c.o Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-4047  
 517168754 +Labcorp, P. O. Box 2240, Burlington, NC 27216-2240  
 517168755 Lincare, P. O. Box 81165, Conyers, GA 30013-9165  
 517168963 +MRS Associates, 1930 Onley Avenue, Cherry Hill, NJ 08003-2016  
 517168959 +Macys, co Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179  
 517168757 Monmouth Medical Center, co B&B Collections, Inc., P.O. Box 2137,  
 Toms River, NJ 08754-2137  
 517168759 +Rowe Plastic Surgery, co Schachter Portnoy, 3490 US Route 1, Princeton, NJ 08540-5920  
 517168760 +Rowe Plastic Surgery, 820 Park Ave #1B,, New York, NY 10021-2758  
 517168962 Sears Credit Cards, Po Box 78051, Phoenix, AZ 85062-8051  
 517168765 +Synchrony Bank, co Apothaker & Associates, P.C., 520 Fellowship Road,  
 Mount Laurel, NJ 08054-3407  
 517168764 Synchrony Bank, co Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 517168768 +The Plastic Surgery Center, 535 Sycamore Avenue, Shrewsbury, NJ 07702-4225  
 517168964 +United Collection Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
 517168769 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517168738 +EDI: RMCB.COM Feb 16 2018 23:13:00 AMCA/American Medical Collection Agency,  
 Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517168739 +EDI: BANKAMER.COM Feb 16 2018 23:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 517168740 +E-mail/Text: ebn@barnabashealth.org Feb 16 2018 23:35:28 Barnabas Health,  
 Monmouth Medical Center, P.O. Box 903, Oceanport, NJ 07757-0903  
 517168741 E-mail/Text: ebn@barnabashealth.org Feb 16 2018 23:35:28 Barnabas Health,  
 Community Medical Center, Payment Processing Center, PO Box 29962,  
 New York, NY 10087-9962  
 517168744 +EDI: CHASE.COM Feb 16 2018 23:13:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 517168745 +EDI: MID8.COM Feb 16 2018 23:13:00 Citibank N.A., c/o Midland Funding, Po Box 939069,  
 San Diego, CA 92193-9069  
 517168750 +EDI: DISCOVER.COM Feb 16 2018 23:13:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517168753 EDI: FORD.COM Feb 16 2018 23:13:00 Ford Motor Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962  
 517168956 +EDI: RMSC.COM Feb 16 2018 23:13:00 JC Penny Credit Card, Po Box 965009,  
 Orlando, FL 32896-5009  
 517168756 E-mail/Text: ebn@barnabashealth.org Feb 16 2018 23:35:28 Monmouth Medical Center,  
 200 Second Ave., Long Branch, NJ 07740  
 517168958 +EDI: TSYS2.COM Feb 16 2018 23:13:00 Macys, P.O. Box 183083, Columbus, OH 43218-3083  
 517168961 EDI: RMSC.COM Feb 16 2018 23:13:00 Old Navy Visa, P. O. Box 960017,  
 Orlando, FL 32896-0017  
 517168758 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 16 2018 23:35:23 Quicken Loans, Inc.,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 517168967 EDI: RMSC.COM Feb 16 2018 23:13:00 Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Feb 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517168761 +EDI: RMSC.COM Feb 16 2018 23:13:00 Sams Club, P.O. Box 981400, El Paso, TX 79998-1400  
517168762 +E-mail/Text: bankruptcy@cavps.com Feb 16 2018 23:35:21 Synchrony Bank,  
c/o Cavalry Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-1340  
517168763 +EDI: MID8.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o Midland Funding, Po Box 939069,  
San Diego, CA 92193-9069  
517170195 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517168766 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, Po Box 960061,  
Orlando, FL 32896-0061  
517168767 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517168973\* +Apothaker Scian P.C., 520 Fellowship Road Suite C306, Po Box 5496,  
Mount Laurel, NJ 08054-5496  
517168981\* +Bank of America, co Mullooly Jeffrey Rooney and Flynn, 6851 Jericho Tpke #220,  
Bank Of America, Syosset, NY 11791-4449  
517168979\* Citi, PO Box 9001037, Louisville, KY 40290-1037  
517168978\* +Citibank N.A., co Total Card, Inc., 5109 S. Broadbank Lane, Sioux Falls, SD 57108-2208  
517168970\* JC Penny, c/o Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-4047  
517168969\* +JC Penny Credit Card, Po Box 965009, Orlando, FL 32896-5009  
517168976\* +MRS Associates, 1930 Onley Avenue, Cherry Hill, NJ 08003-2016  
517168971\* +Macys, P.O. Box 183083, Columbus, OH 43218-3083  
517168972\* +Macys, co Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179  
517168974\* Old Navy Visa, P. O. Box 960017, Orlando, FL 32896-0017  
517168980\* Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942  
517168975\* Sears Credit Cards, Po Box 78051, Phoenix, AZ 85062-8051  
517168977\* +United Collection Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Brian C. Nicholas on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Brad Paul Bogan bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Felicia Bogan bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 5